

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

## **ORDER**

AND NOW, this **5th day of October, 2016**, upon consideration of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by **Pennsylvania Housing Finance Agency** at Claim No. 10 in the above-captioned bankruptcy case,

It is hereby **ORDERED** that *on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change* was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an **AMENDED CHAPTER 13 PLAN**;
- (2) a **DECLARATION** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an **OBJECTION** to the *Notice of Mortgage Payment Change* as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

***The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing.*** HOWEVER, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.

Jeffery A. Deller  
United States Bankruptcy Judge

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Darnell M Howell  
 Melissa Howell  
 Debtors

Case No. 15-22761-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
 Form ID: 237

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Oct 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.

db/jdb +Darnell M Howell, Melissa Howell, 2503 Grandview Ave, McKeesport, PA 15132-7829

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor U.S BANK NATIONAL ASSOCIATION, Et Al...  
 agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
 Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
 Lawrence W. Willis on behalf of Joint Debtor Melissa Howell help@urfreshstrt.com,  
 urfreshstrt@gmail.com  
 Lawrence W. Willis on behalf of Debtor Darnell M Howell help@urfreshstrt.com,  
 urfreshstrt@gmail.com  
 Leon P. Haller on behalf of Creditor U.S BANK NATIONAL ASSOCIATION, Et Al... lhaller@pkh.com,  
 dmaurer@pkh.com;lrynard@pkh.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTEINLAW.COM,  
 ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@berNSTEINLAW.COM;cabbott@ecf.courtdrive.com  
 Ronda J. Winnecour cmeccf@chapter13trusteeWDPA.com  
 S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
 Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9